

EXHIBIT N

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

In re Terrorist Attacks on September 11, 2001	03-md-1570 (GBD)(SN) ECF Case
This document relates to: <i>Thomas Burnett, Sr., et al. v. The Islamic Republic of Iran, et al.</i>	15-cv-9903 (GBD) (SN) ECF Case

DECLARATION OF GRACE RIVERA

COMES NOW the declarant, GRACE RIVERA, duly sworn upon oath, deposes and testifies as follows:

1. I am more than 18 years of age and competent to testify in court to the matters stated below. The statements made in this Affidavit are based on my personal knowledge unless otherwise indicated.

2. I was a citizen of the United States on September 11, 2001, and remain so today. Attached as Exhibit A to this Declaration is a true and correct copy of my proof of citizenship.

3. On September 11, 2001, at about 8:45 a.m., my husband, Edwin Rivera, and I were both in the lobby of Tower I of the World Trade Center ("WTC"). At the time, my husband and I were both employed at the WTC by Empire Blue Cross and Blue Shield of New York. We both worked on the 28th floor of Tower 1. That morning, my husband and I were waiting in the lobby of Tower I for the elevator so that we could go to our office on the 28th floor.

4. We were walking towards the elevator when the first plane hit the tower. Soon after the plane hit the building, the doors blew off of the freight elevators and I felt that everything

around me shook violently. My husband then grabbed my arm and we started to run towards the West Street doors. As we got to the outer doors, a tremendous gust of wind and fire seemed to have exploded from behind us, and threw us out of the building. Once outside, my husband and I were taken by ambulance to St. Vincent's Hospital in New York City, where we were both admitted to the intensive care unit.

5. As a result of these terrorist attacks, I suffered extensive injuries and burns. I suffered extensive burns over my back, shoulder, hands, arms, right and left forearms, and both the left and right legs. I also suffered a laceration of my left anterior knee area.

6. When I was first admitted to St. Vincent's Medical Center, I underwent surgical debridement and split-thickness skin grafting of my third degree burns of the left shoulder on September 13, 2001.

7. After my and my husband's conditions were medically stable, we were both transferred to the Burn Unit of Saint Barnabas Medical Center in Livingston, New Jersey on September 14, 2001. There, I underwent further burn-related treatment, which included skin grafts. Specifically, on physical examination at Saint Barnabas, 23% of my total body surface area had second and third degree flame burns involving the bilateral upper extremities including my hands, as well as large areas of my back and both lower legs. There were also multiple sutured lacerations on my lower legs, and multiple abrasions on my thighs. There was also a large area of ecchymosis (discoloration from internal bleeding) on my left hip and upper thigh, as well as other scattered ecchymotic areas.

8. At Saint Barnabas, I was treated with wound care, nutritional support, pain control, and physical and occupational therapy. I was taken to the operating room on September 20, 2001,

where I underwent surgical debridement and split thickness skin graft of the third degree burns on my back, right arm and right leg, with donor sites from the right thigh.

9. Following my discharge from Saint Barnabas on October 2, 2001, I was seen by Dr. Sylvia J. Petrone, MD, FACS, on numerous occasions of follow-up care beginning on October 2, 2001. According to an August 30, 2002 letter by Dr. Sylvia J. Petrone, M.D., F.A.C.S., I have “sustained a serious and disfiguring burn injury, which has left [me] with significant permanent scarring of the skin of the burned areas. The skin of the healed burn wounds will remain more fragile and more easily susceptible to injury than normal skin. There is also an inability to sweat through these areas, and the patient will remain relatively intolerant to extremes of heat or cold. She must continue to use skin moisturizer in the scarred areas and to protect them from exposure to the sun. She must continue the use of compression garment therapy with inserts until the burn scars have reached maturity.

10. As a result of the terrorist attacks, I have also suffered from psychological injuries, including Post-Traumatic Stress Disorder (“PTSD”). Specifically, soon after discharge from the hospital, I started to experience symptoms of PTSD. My symptoms included recurring flashbacks, nightmares and dreams of the event, bouts of anger, impaired concentration, intrusive and vivid recollections, hyper vigilance, startle response, mood lability and tendency to avoid certain situations. I am still afraid to go to New York City, have fear of flying, and avoid crowded places with the fear that I will not be able to get out of there in the case of emergency.

11. As a result of my psychiatric symptoms, I was recommended by my then treating physicians that I should seek help. At someone’s suggestion, I contracted Catholic Charities of Monmouth County and started to see a therapist, Ms. Joan Walsh. I was also seen by a psychiatrist, Dr. Villasenor, who started me on psychotropic medications. After Dr. Villasenor, I was seen by

Dr. Carolyn Matflerd. Subsequently, I was seen by Dr. Gurbir S. Khera, M.D., for the purpose of medication management. Following an office visit on January 5, 2005, Dr. Khera found that I “manifested psychiatric symptoms which were consistent with [PTSD] and were severe in nature.” Dr. Khera found that this diagnosis was confirmed by the assessment of three other psychiatrists: Dr. Villasenor, Dr. Matflerd, and Dr. Head. Dr. Head is a psychiatrist appointed by my workers compensation insurance company to evaluate me.

12. Dr. Khera concluded that by “diagnosis of [PTSD] is casually related to the terrorist attacks of September 11, 2001.” Dr. Khera also concluded that my “recovery will be complicated by the fact that discomfort from the physical aspect of injuries has an effect of exacerbating [my] psychiatric symptoms.” Dr. Khera also concluded that my “injuries should be considered as permanent in nature as the symptoms have [the] tendency to reoccur.”

13. Attached as Exhibit B to this Declaration is a true and correct copy of my medical records related to the treatment that I received following the September 11, 2001 terrorist attacks.

14. I previously pursued a claim through the September 11th Victim Compensation Fund specifically related to my physical injuries incurred on September 11, 2001, and my claim was determined to be eligible for compensation.

I DECLARE, VERIFY AND STATE UNDER PENALTY OF PERJURY that the foregoing is true and correct.

DATED this 29 day of January 2020.



GRACE RIVERA

Exhibits Filed Under Seal